

**Recap of March 17, 2004, Meeting
Government Access and Information Committee
12:00pm Room 206 County/City Building**

Attendees: Rod Armstrong, James Shultz, Dave Kroeker, Jim Langtry, Shannon Ideus, Trish Owen, Diane Gonzolas, Doug Thomas, Rita Dey, Terry Lowe, Norm Agena

Approval of Minutes,

January and February we both approved due to a lack of a quorum in February.

Tiered Services, County Attorney's Opinion,

Norm Agena attended the meeting so that he could discuss tiered serves. He did get a legal opinion from Diane Carlson of the County Attorney's Office. In her preliminary opinion it does look like tiered services would be an option for us, especially, if we do not charge for it. Norm has talked with Doug and Terry about going to a tiered system and how it will be set up. Currently, documents contained on the Register of Deeds system in some cases show signatures and social security numbers. Due to privacy concerns some months ago we decided to investigate the feasibility of establishing a tiered system. One for general public viewing (without links to documents), and another "business" type level that includes the images of supporting documents. The "second tier users" will have to send a request to the County Assessor/Register of Deeds Office (in hard copy with a signature). The request needs to contain a verifiable name and address because they want to get information from the people who want access to either view or download the images. This tiered system will be done on a password basis where the user selects a password or one is selected for them.

A follow up, second opinion that Norm requested and received dealt with whether the list of people accessing these documents would be confidential. Norm wants to keep the list confidential because he does not want a title company to go to him and ask what documents a competing title company is looking at. All Norm wants to be able to do is track them by password so if there is ever an identity theft and they can help determine if it included information received from the Assessor/Deeds System. By creating a tiered service like this, Norm feels he can get around what the biggest complaint from Diana Schimick, which has been signatures and social security numbers being available on the site.

To give a little back ground on how social security numbers ended up on Deeds of Trusts: There was a lot of refinancing that was done due to the drop in interest rates. Most of these loans were not kept in the state of Nebraska, a lot of them were sold to lenders in the State of Kansas. The State of Kansas has a state statute which requires that your social security number be on every document that you sign and file as a binding legal document. Norm talked with the local lenders and the local lenders, if they are keeping the loan here, do not require your social security number. (Incidentally, for those who have refinanced and don't think you compromised the privacy of your social security number, one of the things you sign at closing, is a document in which you give permission for the bank to release of your social security number). Everyone who has refinanced or had a loan within the last three years, this document has been included there and most people do not realize that they sign it. This is a little on the Federal Privacy Act and why we want to create a tiered system so that at least we know who has access to our documents, particularly ones with signatures and social security numbers on them. We are hoping that by fall this system will be up and running in some fashion. The new Applicant Tracking System is driving the need to establish a secured/id driven portion of the web site. The logging of documents viewed will serve two purposes: number one you would be able to see who looked at particular documents, secondly, you could also, (by their userid), find out what other documents they have looked at as well. In addition, we think by doing this, it

is still going to be a very good product for those who register. They are going to get everything they need to get to. At the same time, we do not think it is probably that important for the citizens to see the underlying documents associated with the data. Most of the data is still going to be there. What citizens are looking for is the comparative properties and those types of things or the amount of mortgage and this information will still be there, they will just not have access to the data and not the supporting documents. However, this does not mean that a private citizen could not come in and register because Norm is not going to make that distinction. Norm does not think they are going to get a large number of people that are going to want access to the actual document because 95% of the people do not know they exist out there and secondly, if we put in this tiered system it will not affect them anyway because what they are looking at is information like how much did they pay for it. how much did they borrow on it, and who is the lender and this information will still be there, it is just the underlying document that will not be available unless you register.

Norm's Office will have control on which accounts are activated. These will not be automatic, Norm will have the decision on when the account is created.

We cannot include a disclaimer on there that says once you get the information you cannot turn around and sell it. Norm said he dumps his entire database to an insurance broker in Colorado and he turns around and sells it and makes hundreds of thousands of dollars off the resale of it. The disclaimer should come from the lender. We are out of the loop because legally it is the responsibility of the lender to explain to people what they are signing and make them aware of the document that says they can do anything with the social security numbers. Unless the legislature deals with the mass production of relinquishing control over those images, there is nothing we can do because it falls under public record and we have to produce it. What the lenders were doing were using the social security numbers as a loan number. Norm is trying to do as much as he can to prevent identity theft from happening but still, if Norm has to get rid of the whole service on the web it will be a nightmare for him because he does not have enough people and phones to cover the amount of calls he would get. Norm will require accounts for internal City and County users as well. The accounts will be on a person by person basis not on a Company basis, including an individual account number. People could pick their own password, it does not matter what they choose. There will be an option there in case you forgot your password that will do some verification and email you your password.

Your user id can be your email address or a made up one. There will be a pull down box for a secret question to choose from and you put the answer into the question and then if you ever lose or cannot remember your password, you go to the system, click on forgot password and it will come up this is what your question was and if you answer it correctly it will email you your password. The other option is delete the password completely and re-register.

Currently, this only impacts the Register of Deeds System because it is the only one that contains documents with social security numbers and signatures. It will be used as a front end for different applications. This is the only one right now that will have the verification step, the other ones are automatic.

Doug will send out an email today which will include last month's minutes, a copy of the second opinion and the forms.

Norm wants a written request from those requesting access because of the statute that deals with what is or is not public information. After a email address, Norm wants verifiable home address, business address, phone numbers, as much information he can possibly get. The reason for that is if he does not put all of this information on one page in writing, then Norm has to make public the name and address list and it gets complicated as to what is considered a public document and what is not a public document. The profile information is considered public for name and address with one exception and that is the password. If Norm combines all of this onto one form, including the password they want to use, now it is not a public document because it contains protected

information (password). Norm received this ruling from the County Attorney's Office. Terry would really like to see this opinion because it could affect the development of other applications. This may change how we register other things and what we will keep because if someone said give us a list of all the people who registered with InterLinc and we have protected information on it, we may not be able to store things like we originally planned. Nebraska Online's contract with the State, states that customer information is proprietary to them and not to the State until such time as they are not longer under contract with them. For the reasons discussed here, because there are credit card numbers and bank account numbers. Nebraska On Line still requires a paper signed document to initially set up an account with them.

Convenience Fees:

We have been approached by Wells Fargo that they are reviewing the fee structure. They say that the volume was not what they thought it would be and they took a significant hit on property taxes and so they need to look at all the rates. On Parking Tickets, they are way above the average rate. On a \$10 parking ticket they are getting \$1, this is more than double the standard fee you would see. Now that we have historical numbers if Wells Fargo proves too difficult to work with we may have to go to Vince and go back out on the street and see if we can get a better deal elsewhere. We do have good numbers to give them now and they can see the growth trend so we may have to revisit the vendor selection process.

With Nebraska Online, Wells Fargo does not go back to them because everything they currently offer they do under the States Master Contract so they do not deal directly with the bank and their contract with First National of Omaha. All told, the credit card rates plus the processing rates add up to about 2 1/2% of the total transaction amount. At the corporate level, they have an arrangement with another bank and they have a rate closer to 1 1/2%. Pending the turnover in the Treasurer's Office, this is on their list of things to talk about with them the week after next. They collect two ways, one is monthly accounts where Nebraska On Line is responsible for billing and collection and they manage the payment processing outside of the State. The ones where it is just a direct credit card payment at the time of service, the volumes are not all that great yet. The other thing to note, is that everything they have done so far does not involve a convenience fee, in other words, it is not a cost that is passed on the user. It is a cost that is eaten by the Agency. Now, they have had several people talk to them about wanting to change this so the Records Board is going to be dealing with this issue in the coming months. Part of the hurdle they run into is the statutes authorizing the Records Board as the oversight body for Nebraska Online specifically states that fees cannot exceed the statutory fee for a fee for service in another format. Subsequent to that, a law was passed authorizing Agencies and Political Subdivisions to charge a convenience fee for payment processing associate systems. Rod's argument is that Game and Parks is separately authorized to charge convenience fees, the Department of Revenue uses a official payments for tax collection, they charge convenience fees. They are at a competitive disadvantage in that the board is not going to allow them to pursue the same avenue for interested agencies.

The City is eating the convenience fee on Criminal Histories. We kept them at \$10, (the same cost as at the counter), yet only \$9 goes to the City with Wells Fargo and the credit card companies splitting the \$1. Many other States are using convenience fees for the use of online services too. We do take some hits, where people say they were going to pay their water bill but do not want to pay the \$2 fee. Logically, we should be able to transact the business cheaper electronically but the fact of the matter is, if you do not have the volumes, then you can't save money in other areas to offset the fee.

We do not have the volumes but on the flip side, the fees themselves keep the volumes down. If the fees went away, the volume would logically go up. How much? Who Knows? This is going to vary by user groups. Nebraska Online is talking with HHS about doing license renewals for registered

nurses. Experience in other States has shown that a convenience fee is not necessarily a deterrent. In fact, in a lot of cases with professional license renewals, what they have found to be more of a deterrent is the documentation required for those who have to have continuing education. More and more of them are pushing in the direction of having you attest that you took the continuing ed courses and then they verify a representative sample for compliance.

We are doing well with parking tickets but we are not getting near the volumes with water bills. Animal Control was a give away as it was the first one we developed since we knew the application inside out. We didn't expect a tremendous amount activity so we aren't surprised at the actual levels we've experienced. Event parking is coming up and this will be very stable, they sell out every football Saturday so we know exactly how many slots we are going to have and what we are going to collect. When you start talking about Lied and Kimball and Pershing that is quite of bit of volume but again, do you add on the fee or don't you? If you want to have the easy interaction with government and you want them to register online, and can get them to show up on line it is in our best interest. This becomes especially true if they enact the policy of agencies having to pay \$5 for every parking permit they give to someone who comes to City/County government to transact business. Rod pointed out that you should be able to pay for it out of efficiency which is going to depend on what agency or department you are dealing with. Rod did online food permits for the Department of Agriculture, their entire division is like one and a half people, it is not going to generate a whole staff position in savings. The flip side is the tax commission will say they save one and a half to two dollars per electronic filing and this is real dollar savings because they can cut back on their temporary staff. Although it is not a billable thing, Doug thinks the Assessor's page has lead to more cost savings than anything because at tax protest time people can look up their own information as well as comparable property information. Norm just said that if they took the Deeds part off the web site, the bankers, the title companies and the Realtors would have to all go down to the Deeds office to see the images. They cannot do it at night and on the weekends. He is fielding less phone calls and these people can do other things but the real cost savings to the County is having fewer protests.

Statistics.

In February there was a 200,000 plus increase in hits. The Sheriff's Department had a 55% increase in hits. They went from 95,000 to 145,000. Terry thought that maybe the increase is due to more people looking at the photos in Lancaster Lookout and looking at the mugshots. There are other sites that are framing us, like KFOR has a the Lancaster Lookout. Terry is surprised the Sheriff's web page is getting this kind of volume though. The City Council went up 42% from 75,000 to 107,000 hits. Traffic Cams went down about 30% from 200,000 to 138,000. Planning hits were also up from 74,000 to 119,000.

There were 50,000 fewer hits on the mainframe, which is not real big when you are talking about 1.2 million hits. There were about 100,000 fewer hits on the IMS images. Some of the decreases can be explained because January was more of a big spike up and there were a fewer working days in February.

Accident Reports were at an all time high. User Sessions were at an all time high of 355,000, the prior high was in January of 340,000.

We did have about 34,000 404 errors. Zenu hits were right around 330,000 which is up some from the 260,000 of last month. It does point out that our web assistants are checking Zenu and looking for broken links as they are moving pages into production.

Annual Report;

Doug has completed and distributed the Annual Report that he sends to the City Council, the County Board and the Mayor's Office. Doug did include the ePayment figures from the beginning of

ePayments thru February. He also included graphs so that they can easily see the trends.

ePayments;

We have collected \$37,000 in convenience fees. Wells Fargo is making a killing on tickets but they are reportedly taking a bath on Real Estate payments. The \$37,000 is what they get to cover their expenses as well as what the credit card company is charging. In 1.2 million dollars collected in Real Estate Taxes, the bank only collected \$15,000, which works out to be 1 ½ %. Most credit card rates to merchants are between 3 and 4 percent, 3 ½ is a good rule of thumb. What they are saying is that instead of getting \$15,000 on that 1.2 million they should have probably gotten \$40,000. Doug told Terry to tell them that if they are going to raise the fees for Real Estate then we expect the same percentage on the other ones. So parking tickets should go to .30 cents instead of \$1. This will greatly deter them from raising the Real Estate Fees because less people are going to use ePayments for taxes at 3.5%. The County is not going to eat the service fee and people will not pay \$150 extra on the tax bill so the volume would logically decrease. We knew that MasterCard and Visa raised their rates last April and are going to raise their rates again this April so we got by for one year without an increase in our rates.

Cross Promotional Contracts;

We have made some good progress with the cross promotional contracts. Terry met with the Journal Star last week and they have a rotating InterLinc logo so that everyone gets equal treatment. It has moved up on their home page so you do not have to scroll down to see it. Terry met with Time Warner and asked them about putting something similar on their web page. We had put the Time Warner graphic down at the bottom of our home page and one point they made is that it states in the contract we will put their logo and link to them on the homepage but his analogy was "You did not tell us you were going to put it on a billboard with a tree in front of it" because you have to scroll down to see it. We come up with a way to use a rotating block up on our home page that will have the Project Partners logo on it. Terry told Diane that we need to get WAC together very quickly to show them the revised page. We are creating a portal now, the link that said "Business and Tourism" is going to change to "Health and Safety" and you will have all the health related links in one area and safety will include links to the police, fire, sheriff. Up at the top are now these portals that say "Citizens," "Visitors," and "Businesses." We need to get the WAC together because we have other things going on. We have a spot picked out where you will log into InterLinc to do the registration part, the portal pages, and a minor change on some links on the site. The biggest improvement to Doug is organizing things between Citizens, Visitors and Businesses because you see this at most government sites. We met yesterday with Chanel 10/11 to work up a 30-second spot and asked them to put our logo high on their page. We are trying to get all project partners to have the same rotator on their pages. Terry is still trying to get a meeting scheduled with KFOR. The 30 second commercials at Cablevision and Channel 10/11 we are going to try and sync these together and Diane is going to be working on the scripts for these with them. We have asked them to make a softer presentation. This week we will have our estimate for the cost of the bus signs, the bumper stickers and the bookmarks. Once these are done, we have completed all of our commitments made in the contacts and the Project Partners are in the process of moving theirs along. The commercial comes out in April and we are also trying to see if the Journal Star will do an article about how far InterLinc has come since 1995. Terry is meeting with all the Project Partners to walk them through the site before they write their commercials so they know what is all there because our perspective may not be the same as the citizens since we live and breathe it every day. This is the second time we have went out asking for Project Partners. These are one year contracts with two optional one year re-ups, so at a minimum every three years the contacts have to be redone. We have limited it to one radio station, one TV station, one newsprint and one ISP. These

are exclusive partners within their media. Diane, Terry and Vince chose all of the partners. Time Warner is doing bill stuffing to over one hundred thousand customers, they have 30 tv spots, they are going to rotate stuff on their cable stations all over the place, they came to the table with about \$90,000 worth of free advertising. The Journal Star is going to put it on their electronic bill board, and even though it is not in the contract, when they get the graphics to put in the paper, when they have an open spot they will run InterLinc stuff in there to fill the blanks. Channel 10/11 said that sometimes they actually have an open spot. They said they will cut some 10 and 20 second commercials from the first one and if they have an open spot they will stick one of these in there.

Dave Kroeker Resignation.

Dave informed the committee that this may be his last meeting with the GAIC Committee. Dave told Kerry just before the meeting that he was going to try and get off of this committee and either Kerry or Gwen would replace him. Dave was told that he has to spend 32 hours a week from now until the end of December on the Financial Project. Dave is trying to free up as much of his time as possible and since this is a board representation, the board could just replace him.

Villages;

Gwen has contacted all of the Villages to let them know that we will start doing some support work for them. Terry has been contacted so far from Denton, Hallam and Firth. I.S. will just eat the hours of doing this because the Villages are providing the information, so we will not be spending a lot of time posting the updated information.

Next Meeting.

April 21, 2004